Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 1 of 59

	States Bank thern District	nkruptcy Court ict of Illinois			Vol	untary Petition		
Name of Debtor (if individual, enter Last, First, Lamberth, Scott David	Middle):				ebtor (Spouse Rosalia L	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	3 years				used by the J maiden, and			years
Last four digits of Soc. Sec. or Individual-Taxpa	yer I.D. (ITIN)/Com	plete EIN	(if more	than one, state	all)	Individual-	Гахрауег I.l	D. (ITIN) No./Complete EIN
xxx-xx-6736 Street Address of Debtor (No. and Street, City, a 6706 Echo Lane Apartment 3 Westmont, IL	, 	ZIP Code	Street 670 Apa	Address of Address of Echo I artment 3	Joint Debtor ane	(No. and Str	reet, City, a	ZIP Code
County of Residence or of the Principal Place of <b>DuPage</b>		60559		y of Reside Page	ence or of the	Principal Pla	ace of Busin	60559 ness:
Mailing Address of Debtor (if different from stre	eet address):				of Joint Debt	or (if differen	nt from stre	et address):
	Г	ZIP Code	4					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			-					
Type of Debtor (Form of Organization) (Check one box)		of Business				of Bankrup Petition is Fi		Under Which one box)
Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Health Care Bu☐ Single Asset Rin 11 U.S.C. §☐ Railroad☐ Stockbroker☐ Commodity Br☐ Clearing Bank☐	eal Estate as (101 (51B)	defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl	hapter 15 Po a Foreign I hapter 15 Po	etition for Recognition Main Proceeding etition for Recognition Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests:		empt Entity				(Check	e of Debts k one box)	
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Check box Debtor is a tax-ex under Title 26 of Code (the Interna	the United Sta	ntion ites	tion defined in 11 U.S.C. § 101(8) as business debts. tes "incurred by an individual primarily for			2 2	
Filing Fee (Check one box  Full Filing Fee attached		Check o		nall business	Chap debtor as defin	oter 11 Debte		)).
Filing Fee to be paid in installments (applicable to attach signed application for the court's considerat debtor is unable to pay fee except in installments. Form 3A.	on certifying that the	t Check if	f: ebtor's aggi	regate nonco		ated debts (exc	cluding debts	51D).  owed to insiders or affiliates)  und every three years thereafter).
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerat		ast A	cceptances	ng filed with of the plan w	this petition. vere solicited pr S.C. § 1126(b).	repetition from	one or more	classes of creditors,
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available  ☐ Debtor estimates that, after any exempt prop there will be no funds available for distributions.	erty is excluded and	administrativ		es paid,		THIS	SPACE IS F	OR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,001-	10,001-	□ 25,001-	50,001-	OVER			
49 99 199 999  Estimated Assets	5,000 10,000	\$50,000,001 to \$100	50,000 \$100,000,001 to \$500 million	100,000	100,000  More than \$1 billion			
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001	\$100,000,001 to \$500		More than \$1 billion			

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main

Document Page 2 of 59

**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Lamberth, Scott David (This page must be completed and filed in every case) Lamberth, Rosalia L All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: Northern District of Illinois 06-09638 8/08/06 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ Charles L. Magerski</u> April 16, 2015 Signature of Attorney for Debtor(s) (Date) Charles L. Magerski Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: **Exhibit D** also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

**B1** (Official Form 1)(04/13)

Page 3

### **Voluntary Petition**

(This page must be completed and filed in every case)

## Name of Debtor(s):

Lamberth, Scott David Lamberth, Rosalia L

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ Scott David Lamberth

Signature of Debtor Scott David Lamberth

#### X /s/ Rosalia L Lamberth

Signature of Joint Debtor Rosalia L Lamberth

Telephone Number (If not represented by attorney)

#### April 16, 2015

Date

#### Signature of Attorney\*

#### X /s/ Charles L. Magerski

Signature of Attorney for Debtor(s)

#### Charles L. Magerski 6297092

Printed Name of Attorney for Debtor(s)

#### Sulaiman Law Group, Ltd.

Firm Name

900 Jorie Boulevard Suite 150 Oak Brook, IL 60523

Address

#### Email: mbadwan@sulaimanlaw.com

#### 630-575-8181 Fax: 630-575-8188

Telephone Number

#### April 16, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	Ÿ
1	•

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>
v

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

## Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 4 of 59

B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

	Scott David Lamberth				
In re	Rosalia L Lamberth		Case No.		
		Debtor(s)	Chapter	7	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 5 of 59

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
•	inseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	letermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	§ 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of rea	alizing and making rational decisions with respect to
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military c	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Scott David Lamberth
	Scott David Lamberth
Date: April 16, 2015	

## Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 6 of 59

B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

	Scott David Lamberth			
In re	Rosalia L Lamberth		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 7 of 59

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page
☐ 4. I am not required to receive a credit cou	unseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C.	§ 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of re	alizing and making rational decisions with respect to
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. §	§ 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military of	combat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Rosalia L Lamberth
	Rosalia L Lamberth
Date: April 16, 2015	

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 8 of 59

B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Scott David Lamberth,		Case No.	
	Rosalia L Lamberth			
-		Debtors	Chapter	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	49,311.37		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		6,792.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		43,760.60	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,274.33
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,497.41
Total Number of Sheets of ALL Schedu	ıles	29			
	T	otal Assets	49,311.37		
			Total Liabilities	50,552.60	

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 9 of 59

B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Scott David Lamberth,		Case No	
	Rosalia L Lamberth			
_		Debtors	Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	29,911.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	29,911.00

#### State the following:

Average Income (from Schedule I, Line 12)	4,274.33
Average Expenses (from Schedule J, Line 22)	4,497.41
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	5,345.84

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		2,556.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		43,760.60
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		46,316.60

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 10 of 59

B6A (Official Form 6A) (12/07)

In re	Scott David Lamberth,	Case No.
	Rosalia I Lamberth	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

**0** continuation sheets attached to the Schedule of Real Property

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 11 of 59

B6B (Official Form 6B) (12/07)

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

Debtors

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		Miscellaneous Cash on Hand	J	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or		JP Morgan Chase Bank Checking Account No. ending with 1163	J	66.07
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Republic Bank Checking Account No. ending with 1375	Н	4.30
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Landlord is Holding \$1,000.00 for Residential Lease Security Deposit No Current Cash Value	J	0.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		Used Household Goods, Furnishings, and Appliances	J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Personal Items	J	50.00
6.	Wearing apparel.		Used Clothing	J	250.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total >	1,890.37
(Total of this page)	

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 12 of 59

B6B (Official Form 6B) (12/07) - Cont.

In	re Scott David Lamberth, Rosalia L Lamberth			Case No.	
	- Rosalia E Editiociti	SCHEDU	Debtors  JLE B - PERSONAL PROPER  (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	JP Morg 401(K)	gan Chase Bank	Н	43,185.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
			(	Sub-Total of this page)	al > <b>43,185.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 13 of 59

B6B (Official Form 6B) (12/07) - Cont.

In re	Scott David Lamberth,
	Rosalia I I amborth

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х		
23.	Licenses, franchises, and other	Illinois Driver's License	н	0.00
	general intangibles. Give particulars.	Illinois Driver's License	W	0.00
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x		
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2008 ChryslerTown and Country with 104,000 Miles Value Per KBB, PPV	W	4,236.00
26.	Boats, motors, and accessories.	х		
27.	Aircraft and accessories.	х		
28.	Office equipment, furnishings, and supplies.	х		
29.	Machinery, fixtures, equipment, and supplies used in business.	х		
30.	Inventory.	x		
31.	Animals.	х		
32.	Crops - growing or harvested. Give particulars.	х		
33.	Farming equipment and implements.	х		
34.	Farm supplies, chemicals, and feed.	х		
35.	Other personal property of any kind not already listed. Itemize.	х		

Sub-Total > (Total of this page)

4,236.00

Total >

49,311.37

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 14 of 59

B6C (Official Form 6C) (4/13)

In re	Scott David Lamberth,	Case No
	Rosalia L Lamberth	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Miscellaneous Cash on Hand	735 ILCS 5/12-1001(b)	20.00	20.00
Checking, Savings, or Other Financial Accounts, C JP Morgan Chase Bank Checking Account No. ending with 1163	Certificates of Deposit 735 ILCS 5/12-1001(b)	66.07	66.07
Republic Bank Checking Account No. ending with 1375	735 ILCS 5/12-1001(b)	4.30	4.30
Household Goods and Furnishings Used Household Goods, Furnishings, and Appliances	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Books, Pictures and Other Art Objects; Collectible Personal Items	<u>s</u> 735 ILCS 5/12-1001(a)	50.00	50.00
Wearing Apparel Used Clothing	735 ILCS 5/12-1001(a)	100%	250.00
Interests in IRA, ERISA, Keogh, or Other Pension of JP Morgan Chase Bank 401(K)	or Profit Sharing Plans 735 ILCS 5/12-1006	100%	43,185.00
Automobiles, Trucks, Trailers, and Other Vehicles 2008 ChryslerTown and Country with 104,000 Miles Value Per KBB, PPV	735 ILCS 5/12-1001(c)	4,800.00	4,236.00

Total: 49,875.37 49,311.37

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Page 15 of 59 Document

B6D (Official Form 6D) (12/07)

In re	Scott David Lamberth,
	Rosalia L Lamberth

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. xxxxxxxxxxxxxx1001  Capital One Auto Finance	CODEBTOR	Hu H W J C	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN  Opened 4/01/13 Last Active 2/24/15  Vehicle Lien	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
3905 N Dallas Parkway Plano, TX 75093		н	2008 ChryslerTown and Country with 104,000 Miles Value Per KBB, PPV						
			Value \$ 4,236.00				6,792.00	2,556.00	
Account No.			Value \$						
Account No.			Value \$						
			Value \$						
continuation sheets attached	Subtota (Total of this pag								
Total (Report on Summary of Schedules) 6,792.00 2,556.0									

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 16 of 59

B6E (Official Form 6E) (4/13)

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 17 of 59

B6F (Official Form 6F) (12/07)

Scott David Lamberth, Rosalia L Lamberth	Case No.	
 Nosalia E Lambertii	Debtors	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

 $\square$  Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

(See instructions above.)	CODEBLOR	H ⊗ ⊃ C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT - NGENT	UNLIQUIDAT	 - 1	AMOUNT OF CLAIM
Account No.  ACL PO Box 27901 West Allis, WI 53227		J	Collecting for Hinsdale Orthopaedics		E D		20.00
Account No.  Adventist Health Partners PO Box 7001 Bolingbrook, IL 60440-7001		J	Medical				40.00
Account No.  Adventist Hinsdale Hospital PO Box 7000 Bolingbrook, IL 60440		J	Medical				14.52
Account No. xxxxxxxxxxxxx0001  AES Po Box 8183 Harrisburg, PA 17105		Н	Opened 7/01/03 Last Active 2/09/15 Educational				15,446.00
			S (Total of t	Subt		)	15,520.52

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Page 18 of 59 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

### Debtors

CDEDITOD'S NAME	Ç	Hu	sband, Wife, Joint, or Community	C	U	1	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	υ I D	15	I SP UTED	AMOUNT OF CLAIM
Account No.  AES American Education Services 1200 N. 7th Street Harrisburg, PA 17102	-		Additional Notice Sent To: AES		A T E D			Notice Only
Account No.  Department of Education FedLoan Servicing PO Box 530210 Atlanta, GA 30353			Additional Notice Sent To: AES					Notice Only
Account No.  Department of Education 121 S. 13th Street Lincoln, NE 68508	-		Additional Notice Sent To: AES					Notice Only
Account No.  Department of Education FedLoan Servicing PO Box 69184 Harrisburg, PA 17106			Additional Notice Sent To: AES					Notice Only
Account No.  US Department of Education 400 Maryland Avenue, SW Washington, DC 20202			Additional Notice Sent To: AES					Notice Only
Sheet no. <u>1</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			)	0.00

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 19 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

CDEDITIONIS NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N L L Q U L D A T E D	l i	AMOUNT OF CLAIM
Account No.				Т	T E		
US Department of Education Potomac Center Plaza (PCP) 550 12th Street, SW Washington, DC 20202			Additional Notice Sent To: AES		D		Notice Only
Account No.	t			t			
US Department of Education Capitol Place 555 New Jersey Ave, NW Washington, DC 20208			Additional Notice Sent To: AES				Notice Only
Account No.							
US Department of Education PO Box 16448 Saint Paul, MN 55116			Additional Notice Sent To: AES				Notice Only
Account No. xxxxxxxxxxxxx0002	┢		Opened 11/01/04 Last Active 2/09/15	$\vdash$			
AES Po Box 8183 St Harrisburg, PA 17105		Н	Educational				14,465.00
Account No.	$\vdash$		Collecting for Capital One				,
Alliance One 4850 Street Road, Level C Feasterville Trevose, PA 19053		J					954.30
Sheet no. 2 of 15_ sheets attached to Schedule of		_		Subt			15,419.30
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	10,713.00

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Page 20 of 59 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

CDEDITORIG NAME	С	Hus	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	LIQUID	SPUTED	AMOUNT OF CLAIM
Account No.			Medical	Т	A T E D		
Athletic and Therapeutic Institute 4947 Payshere Circle Chicago, IL 60674		J					525.00
Account No. xxxx1619			Opened 5/01/14	+	╀	_	525.00
Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Drive Suite 400 Valhalla, NY 10595		w	Collection Agency Capital One				
							954.00
Account No.  Capital One, N.A. * c/o American Infosource P.O Box 54529 Oklahoma City, OK 73154			Additional Notice Sent To: Calvary Portfolio Services				Notice Only
Account No.							
Capital One, N.A.* 1680 Capital One Drive Mc Lean, VA 22102			Additional Notice Sent To: Calvary Portfolio Services				Notice Only
Account No. xxxxxxxxxxx7610	$\vdash$		Opened 1/01/14 Last Active 10/05/14	+	+	$\vdash$	
Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130		н	Credit Card				388.00
Character 2 of AF all and a 1 to C 1 to C					1	<u></u>	333.00
Sheet no. <u>3</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub f this			1,867.00

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 21 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTO	Hu H W	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND	CONTI	) T Z C	DISPUTE	
AND ACCOUNT NUMBER (See instructions above.)	T O R	C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NGENT	טן	T E D	AMOUNT OF CLAIM
Account No.				T	A T E D		
Capital One, N.A. * c/o American Infosource P.O Box 54529 Oklahoma City, OK 73154			Additional Notice Sent To: Capital One				Notice Only
Account No.							
Capital One, N.A. * c/o American Infosource P.O Box 54529 Oklahoma City, OK 73154			Additional Notice Sent To: Capital One				Notice Only
Account No.			Medical				
Christ Hospital & Medical Center PO Box 4256 Carol Stream, IL 60197-4256		J					
A4 N-			Unaccount				200.00
Account No.			Unsecured				
Comcast c/o Credit Management 4200 International Parkway Carrollton, TX 75007		J					
,							262.65
Account No.							
Comcast PO Box 3002 Southeastern, PA 19398-3002			Additional Notice Sent To: Comcast				Notice Only
Sheet no. <u>4</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			462.65
5 r r - 7			(			, ,	1

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Page 22 of 59 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

### Debtors

CDEDITORIC NAME	С	Hu	sband, Wife, Joint, or Community			J D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	<u>!</u>  -	N   L   C   C   C   C   C   C   C   C   C	SPUTED	AMOUNT OF CLAIN
Account No. xxxx8701			Opened 11/01/13		N A		
Convergent Outsourcing, INC Po Box 9004 Renton, WA 98057		н	Collection Agency Comcast			)	262,00
Account No.					+		202.00
Comcast 2001 York Road Oak Brook, IL 60523			Additional Notice Sent To: Convergent Outsourcing, INC				Notice Only
Account No.	$\vdash$		Capital One				
Credit Collection Service Two Wells Ave Newton Center, MA 02459		J					300.00
Account No.	$\vdash$				+		300.00
Kohl's Credit * N56 W17000 Ridgewood Drive Menomonee Falls, WI 53051			Additional Notice Sent To: Credit Collection Service				Notice Only
Account No.	$\vdash$		Medical		+		
Creditors Collection Bureau, Inc. 755 Almar Parkway Bourbonnais, IL 60914		J					48.00
0						Ļ	40.00
Sheet no. <u>5</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota	Su l of thi	btot		610.00

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 23 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I	O N T _ N G II N	DZLLQULDAF	ISPUTED	AMOUNT OF CLAIM
Account No.			Medical		T	T E D		
DuPage Medical Group 15921 Collections Center Drive Chicago, IL 60693-0159		J		_		D		25.00
Account No.	l		Medical					23.00
Dupage Pathology Associates SC 520 E. 22nd Street Lombard, IL 60148		J						
								14.26
Account No.  Elmhurst Anesthesiologist PO Box 87916 Carol Stream, IL 60188		J	Medical					154.00
Account No.	╁		Medical					
Elmhurst Memorial Clinic Po box 4052 Carol Stream, IL 60197		J						465.45
Account No.	╁		Notice Only					403.43
Equifax Information Services, LLC 1550 Peachtree Street NW Atlanta, GA 30309		J						0.00
Sheet no. 6 of 15 sheets attached to Schedule of					ıbt	ota	<u>L</u>	0.00
Creditors Holding Unsecured Nonpriority Claims			(Tota	of th				658.71

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Page 24 of 59 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.	
	Rosalia L Lamberth		

CREDITOR'S NAME,	ļç	Hu	sband, Wife, Joint, or Community	ļç	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.	1		Collecting for Sprint	1'	Ė		
ErSolutions P.O. Box 9004 Renton, WA 98057		J			D		294.41
Account No. xxxxx5152							
ErSolutions P.O. Box 9004 Renton, WA 98057		J					
							417.11
Account No.  Experian Information Solutions, Inc. 475 Anton Boulevard Costa Mesa, CA 92626		J	Notice Only				0.00
Account No.  Hinsdale Gastoenterology Associates 12 Salt Creek Lane, Suite 425 Hinsdale, IL 60521-8605		J	Medical				75.00
Account No.  Hinsdale Orthopeadics 550 West Ogden Avenue Hinsdale, IL 60521		J	Medical				406.00
Sheet no. <b>7</b> of <b>15</b> sheets attached to Schedule of	_	_		Subt	tota	 1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				1,192.52

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 25 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

	1 .			- 1	<del></del>		1
CREDITOR'S NAME,	CO		sband, Wife, Joint, or Community	-		I D I I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T I N C E N		I S P U T E D	AMOUNT OF CLAIM
Account No.				Т	E		
Hinsdale Orthopaedics PO Box 5461 Carol Stream, IL 60197-5461			Additional Notice Sent To: Hinsdale Orthopeadics			)	Notice Only
Account No. xxxx6275	H		Opened 6/01/14		$\frac{1}{1}$		
Illinois Collection Service Illinois Collection Service Po Box 1010 Tinley Park, IL 60477		w	Collection Agency Midwest Orthopaedic Consultant				
							1,200.00
Account No.							
Midwest Orthopaedic Consultant 75 Remittance Drive, Suite 6581 Chicago, IL 60675			Additional Notice Sent To: Illinois Collection Service				Notice Only
Account No. xxxxxxxxxxxx2160			Opened 4/01/09 Last Active 5/19/13	+	-		
Kohls N56 W 17000 Ridgewood Drive Menomonee Falls, WI 53051		н	Charge Account				
							300.00
Account No.			Medical				
Malcolm S. Gerald and Associates, Inc. 332 South Michigan Avenue Suite 600		J					
Chicago, IL 60604							2,848.82
Sheet no. <b>8</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	1		(Total o	Sul f this			4,348.82

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Page 26 of 59 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

### Debtors

CDED MODIS VIA DE	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	<b>ストースの</b> m	D		AMOUNT OF CLAIM
Account No. xxxxxxxx0340			Opened 10/01/13		Ť	A T E D		
Medical Business Bureau Po Box 1219 Park Ridge, IL 60068		w	Collection Agency Aegis Ambulatory Anesthesia			ט		570.00
Account No.	╀							570.00
Aegis PO Box 306129 Nashville, TN 37230			Additional Notice Sent To: Medical Business Bureau					Notice Only
Account No.	╁							
Medical Business Bureau 1460 Renaissance D Suite 400 Park Ridge, IL 60068			Additional Notice Sent To: Medical Business Bureau					Notice Only
Account No.	+							
Medical Business Bureau 1175 Deven Drive, Suite 173 Morton Shores, MI 49441			Additional Notice Sent To: Medical Business Bureau					Notice Only
Account No. xxxxxxxxxx1930	+		Opened 9/01/14					
Medical Business Bureau Po Box 1219 Park Ridge, IL 60068		w	Collection Agency Elmhurst Anesthesia					
								154.00
Sheet no. <b>9</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			77	Solution Solution		ota		724.00

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Page 27 of 59 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No
	Rosalia L Lamberth	

### Debtors

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	7	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDA	ΙĒ	33.	AMOUNT OF CLAIM
Account No.  Elmhurst Anesthesiologist PO Box 87916 Carol Stream, IL 60188			Additional Notice Sent To: Medical Business Bureau		A T E D			Notice Only
Account No. xxxxxx0680  Merchants Credit 223 W. Jackson Boulevard Suite 400 Chicago, IL 60606		w	Opened 6/01/13 Collection Agency Adventist Hinsdale Hospital					200.00
Account No.  Adventist Hinsdale Hospital 135 North Oak Street Hinsdale, IL 60521			Additional Notice Sent To: Merchants Credit					Notice Only
Account No.  Adventist Hinsdale Hospital 120 North Oak Street Hinsdale, IL 60521			Additional Notice Sent To: Merchants Credit					Notice Only
Account No.  Adventist Hinsdale Hospital PO Box 7000 Bolingbrook, IL 60440			Additional Notice Sent To: Merchants Credit					Notice Only
Sheet no. <b>_10</b> of <b>_15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his				200.00

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Page 28 of 59 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

### Debtors

an no mar :	С	Нп	sband, Wife, Joint, or Community	0	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O NT I NG E N	UN LI QUI DA	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxx0733			Opened 6/01/13	Т	T		
Merchants Credit 223 W. Jackson Boulevard Suite 400 Chicago, IL 60606		w	Collection Agency Adventist Hinsdale Hospital		D		170.00
Account No. xxxxxx1105	╁	$\vdash$	Opened 8/01/10	-	+	╁	
Merchants Credit 223 W. Jackson Boulevard Suite 400 Chicago, IL 60606		Н	Collection Agency Adventist Hinsdale Hospital				120.00
	╀				1	_	120.00
Account No. xxxxxx0713  Merchants Credit 223 W. Jackson Boulevard Suite 400 Chicago, IL 60606		Н	Opened 10/01/10 Collection Agency Adventist Hinsdale Hospital				100.00
Account No. xxxxxx0663	t		Opened 8/01/10		T		
Merchants Credit 223 W. Jackson Boulevard Suite 400 Chicago, IL 60606		w	Collection Agency Adventist Hinsdale Hospital				95.00
Account No. xxxxxx0839	+	-	Opened 1/01/11	$\perp$	+	+	33.00
Merchants Credit 223 W. Jackson Boulevard Suite 400 Chicago, IL 60606		Н	Collection Agency Adventist Hinsdale Hospital				95.00
Chapters 44 of 45 decree-week-ledge Cit 11 (				C1	451	1	33.00
Sheet no. <u>11</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub f this			580.00

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 29 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.	
	Rosalia L Lamberth		

### Debtors

				<u> </u>	1.	. 1 -	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		N I S	AMOUNT OF CLAIM
Account No. xx3787  Nationwide Credit & Collection 815 Commerce Drive Suite 270 Oak Brook, IL 60523		w	Opened 5/01/14 Collection Agency Dupage Medical Group		E		25.00
Account No.  DuPage Medical Group 15921 Collections Center Drive Chicago, IL 60693-0159			Additional Notice Sent To: Nationwide Credit & Collection				Notice Only
Account No.  Dupage Medical Group 1860 Paysphere Circle Chicago, IL 60674			Additional Notice Sent To: Nationwide Credit & Collection				Notice Only
Account No.  DuPage Medical Group 1100 West 31st Street Downers Grove, IL 60515			Additional Notice Sent To: Nationwide Credit & Collection				Notice Only
Account No.  Dupage Medical Group 2940 Rolling Ridge Road Naperville, IL 60564			Additional Notice Sent To: Nationwide Credit & Collection				Notice Only
Sheet no12 of15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			25.00

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 30 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.
_	Rosalia L Lamberth	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx7049			Opened 12/01/14	Т	T E D		
Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541		w	Factoring Company Capital One Bank Usa N.A.		D		899.00
Account No.	╁	H		+	$\vdash$	t	
Capital One, N.A. * c/o American Infosource P.O Box 54529 Oklahoma City, OK 73154			Additional Notice Sent To: Portfolio Recovery				Notice Only
Account No.  Capital One, N.A.* 1680 Capital One Drive Mc Lean, VA 22102			Additional Notice Sent To: Portfolio Recovery				Notice Only
Account No.	1					t	
Portfolio Recovery Associates Po box 12914 Norfolk, VA 23541			Additional Notice Sent To: Portfolio Recovery				Notice Only
Account No.	1	T			T		
Portfolio Recovery Associates LLC PO Box 41067 Norfolk, VA 23541			Additional Notice Sent To: Portfolio Recovery				Notice Only
Sheet no. 13 of 15 sheets attached to Schedule of	•			Sub			899.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 31 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.
_	Rosalia L Lamberth	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	) Z H Z B B B B B B B B B B B B B B B B B	UNLLQULDA	SPUTED	AMOUNT OF CLAIM
Account No.				]	A T E D		
Portfolio Recovery Associates, Inc 120 Corporate Boulevard Norfolk, VA 23502			Additional Notice Sent To: Portfolio Recovery		D		Notice Only
Account No.			Medical	П			
Quest Diagnostics PO Box 740397 Cincinnati, OH 45274-0397		J					20.00
Account No.	┢		Unsecured	$\dashv$		_	
Sprint 6391 Sprint Parkway Overland Park, KS 66251	-	J					1,000.00
Account No.			Medical	П			
Suburban Pulmonary and Sleep Associates 700 E. Ogden Ave. Westmont, IL 60559		J					28.19
Account No.	T		Medical	$\forall$			
Suburban Radiologists, SC. 1446 Momentum Place Chicago, IL 60689		J					134.89
Sheet no. 14 of 15 sheets attached to Schedule of		_		Subt	ota	1	4.400.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his J	pag	e)	1,183.08

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Page 32 of 59 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

### Debtors

	-	_		<del>-</del>		-	_	
CREDITOR'S NAME,	CO	Hus	sband, Wife, Joint, or Community	16	N N	l D	1	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	T & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I D		! ::	AMOUNT OF CLAIM
Account No.			Notice Only	1₹	A T E D		r	
Trans Union LLC P.O. Box 2000 Chester, PA 19016-2000		J			D			0.00
Account No.			Medical	Т			Ť	
United Recovery Service 18525 Torrence Suite C6 Lansing, IL 60445		J						
								70.00
Account No.								
Account No.								
Sheet no. <u>15</u> of <u>15</u> sheets attached to Schedule of			(Total of t	Subi			Ţ	70.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				+	
			(Report on Summary of So		Γota dule			43,760.60

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 33 of 59

B6G (Official Form 6G) (12/07)

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Little Family Properties 56 N Savannah Court Round Lake, IL 60073 Residential Lease Agreement 5/28/2012 - 5/31/2015 \$1050.00/Monthly

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 34 of 59

B6H (Official Form 6H) (12/07)

In re	Scott David Lamberth,	Case No.
	Rosalia L Lamberth	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 35 of 59

Fill	I in this information to identify	/our case:					
		avid Lamberth					
_	ebtor 2 Rosalia	L Lamberth		_			
Uni	ited States Bankruptcy Court	or the: NORTHERN DISTR	ICT OF ILLINOIS				
	nse number nown)		<del>-</del>		eck if this is:  An amended filing  A supplement showing  13 income as of the	ng post-petition chapter following date:	
0	fficial Form B 6I				MM / DD/ YYYY		
S	chedule I: Your	Income				12/13	
Pa	ouse. If you are separated an ach a separate sheet to this fact a separate sheet to this fact and the separate sheet to the separate sheet	orm. On the top of any addi					
1.	Fill in your employment information.		Debtor 1		Debtor 2 or non-	filing spouse	
	If you have more than one j	Employment statils	■ Employed		☐ Employed		
	attach a separate page with information about additiona	• •	☐ Not employed		■ Not employed		
	employers.	Occupation	Sales		Home Maker		
	Include part-time, seasonal self-employed work.	or Employer's name	Verizon Wireless				
	Occupation may include stu or homemaker, if it applies.			e			
		How long employed	there? 7 Years 6 Mo	onths			
Pai	rt 2: Give Details Abou	ıt Monthly Income					
spo	imate monthly income as of suse unless you are separated ou or your non-filing spouse ha	the date you file this form.	, , ,	•	•	, ,	
mor	re space, attach a separate sh	eet to this form.		For D		ebtor 2 or ling spouse	
2.		, salary, and commissions (		 2. \$	5,296.96 \$	0.00	

0.00

5,296.96

+\$

0.00

0.00

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

# Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 36 of 59

5.	·							
5.	·			For	Debtor 1		ebtor 2 or iling spouse	
5.	List	y line 4 here	4.	\$	5,296.96	\$	0.00	
		all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	653.66	\$	0.00	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	
	5c.	Voluntary contributions for retirement plans	5c.	\$	228.50	\$	0.00	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00	
	5e.	Insurance	5e.	\$	140.47	\$	0.00	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	0.00	
	5g.	Union dues	5g.	\$	0.00	\$	0.00	
	5h.	Other deductions. Specify:	_ 5h.+	· \$_	0.00	+ \$	0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	1,022.63	\$	0.00	
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	4,274.33	\$	0.00	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$_	0.00	\$	0.00	
	8b.	Interest and dividends	8b.	\$	0.00	\$	0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00	
	8d.	Unemployment compensation	8d.	<b>\$</b> -	0.00	<u>\$</u> —	0.00	
	8e.	Social Security	8e.	<b>\$</b> -	0.00	\$	0.00	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income		\$_ \$_	0.00	\$ 	0.00	
	8h.	Other monthly income. Specify:	_ 8h.+	· \$_	0.00	+ \$	0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	0.00	]
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		4,274.33 + \$_		0.00 = \$	4,274.33
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your r friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depen		. ,	,	chedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines					Ľ	4,274.33
13.	Do y	ou expect an increase or decrease within the year after you file this form No.	?				Combine monthly	

# Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 37 of 59

Fill in th	nis informa	tion to identify yo	our case:					
Debtor 1	I	Scott David	Lamberth	1		Ch	eck if this is:	
				-			An amended filing	
Debtor 2		Rosalia L La	mberth					wing post-petition chapter
(Spouse	e, if filing)						13 expenses as of	the following date:
United S	States Bankr	uptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	
Case nu (If knowr							A separate filing fo 2 maintains a sepa	r Debtor 2 because Debtor rrate household
Offic	rial Fo	rm B 6J						
			_ Evnon					
		J: Your		If two married people a	ro filing to gothor be	-4h ava aw		12/13
informa	ation. If m	ore space is ne n). Answer eve	eded, atta	ch another sheet to this	form. On the top of	any addi	tional pages, write y	our name and case
Part 1:		ibe Your House	hold					
	this a join							
	No. Go to							
	Yes. <b>Doe</b>	s Debtor 2 live	in a separa	ate household?				
	■ No		st file a sep	arate Schedule J.				
2. <b>D</b> c	o you have	e dependents?	□ No					
Do	•	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	o not state				0		C. V	□ No
de	ependents'	names.			Son		6 Years	■ Yes □ No
					Son		7 Years	■ Yes
								— Tes □ No
					Daughter		8 Years	Yes
								□ No
					Son		9 Years	■ Yes
ex	cpenses of	enses include f people other t d your depende	han $\square$	No Yes				
Part 2:		ate Your Ongoi						
expens				iptcy filing date unless y y is filed. If this is a supp				apter 13 case to report if the form and fill in the
Include	e expense	s paid for with	non-cash	government assistance	if you know			
the valu		n assistance an		luded it on Schedule I:			Your exp	enses
		or home owners and any rent for th		ses for your residence.	Include first mortgage	4.	\$	1,050.00
lf ı	not includ	ed in line 4:						
4a	a. Real e	estate taxes				4a.	\$	0.00
4b		rty, homeowner's	s, or renter'	s insurance		4b.		9.58
4c	. Home	maintenance, re	pair, and u	pkeep expenses		4c.	\$	0.00
4d		owner's associa				4d.		0.00
5. Ar	nditional n	nortgage paym	ents for vo	ur residence, such as ho	me equity loans	5	S	0.00

# Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 38 of 59

	tt David Lamberth		
btor 2 Ros	alia L Lamberth	Case number (if known)	
Utilities:			
	tricity, heat, natural gas	6a. \$	350.00
	er, sewer, garbage collection	6b. \$	0.00
	phone, cell phone, Internet, satellite, and cable services	6c. \$	325.00
	er. Specify:	6d. \$	0.00
	housekeeping supplies	7. \$	1,000.00
	and children's education costs	8. \$	100.00
	aundry, and dry cleaning	9. \$	
-	care products and services	10. \$	100.00
	nd dental expenses		100.00
	•	11. \$	250.00
-	<b>ation.</b> Include gas, maintenance, bus or train fare. ude car payments.	12. \$	245.00
	nent, clubs, recreation, newspapers, magazines, and books	13. \$	50.00
	contributions and religious donations	14. \$	50.00
Insurance.	•	· · · · · · · · · · · · · · · · · · ·	30.00
	ude insurance deducted from your pay or included in lines 4 or 20.		
15a. Life i	, , ,	15a. \$	0.00
15b. Heal	th insurance	15b. \$	0.00
15c. Vehi	cle insurance	15c. \$	78.76
15d. Othe	er insurance. Specify:	15d. \$	0.00
Taxes. Do	not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	, , ,	16. \$	0.00
	t or lease payments:		
17a. Carı	payments for Vehicle 1	17a. \$	289.07
17b. Carı	payments for Vehicle 2	17b. \$	0.00
17c. Othe	r. Specify: Student Loan	17c. \$	350.00
17d. Othe	r. Specify:	17d. \$	0.00
	nents of alimony, maintenance, and support that you did not repo		0.00
	from your pay on line 5, Schedule I, Your Income (Official Form 6		0.00
	ments you make to support others who do not live with you.	\$	0.00
Specify:		19.	
	property expenses not included in lines 4 or 5 of this form or on gages on other property	20a. \$	0.00
	estate taxes	20a. \$ 20b. \$	0.00
		·	0.00
	erty, homeowner's, or renter's insurance	20c. \$	0.00
	tenance, repair, and upkeep expenses	20d. \$	0.00
	eowner's association or condominium dues	20e. \$	0.00
Other: Spe	ecify: Unanticipated Expenses/Emergency	21. +\$	150.00
Your mont	thly expenses. Add lines 4 through 21.	22. \$	4,497.41
	s your monthly expenses.	·	-, -,
	your monthly net income.		
23a. Copy	v line 12 (your combined monthly income) from Schedule I.	23a. \$	4,274.33
23b. Copy	y your monthly expenses from line 22 above.	23b\$	4,497.41
	ract your monthly expenses from your monthly income.		202.00
The	result is your monthly net income.	23c. \$	-223.08
For example	pect an increase or decrease in your expenses within the year aft, do you expect to finish paying for your car loan within the year or do you expect to the terms of your mortgage?		e or decrease because of a
Yes.			

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 39 of 59

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Scott David Lamberth Rosalia L Lamberth	Case No.		
		Debtor(s)	Chapter	7

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	April 16, 2015	Signature	/s/ Scott David Lamberth Scott David Lamberth Debtor	
Date	April 16, 2015	Signature	/s/ Rosalia L Lamberth	
			Rosalia L Lamberth Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 40 of 59

B7 (Official Form 7) (04/13)

# United States Bankruptcy Court Northern District of Illinois

In re	Scott David Lamberth Rosalia L Lamberth	Case No.			
		Debtor(s)	Chapter	7	

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$18,184.74	2015 YTD Gross Income (Debtor) Per Pay Advice
\$59,217.00	2014 Gross Income (Debtor) Per Tax Return
\$50,100.00	2013 Gross Income (Debtor) Per Tax Return

#### Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 41 of 59

B7 (Official Form 7) (04/13)

## 2. Income other than from employment or operation of business

None 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

\$162.00 2014 Pensions and Annuities (Debtor)

Per Tax Return

\$899.00 2013 Pensions and Annuities (Debtor)

Per Tax Return

## 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS**

**AMOUNT** PAID OR VALUE OF **TRANSFERS** 

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 $<sup>^</sup>st$  Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

# Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 42 of 59

B7 (Official Form 7) (04/13)

3

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

## 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

## 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

## 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

# Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 43 of 59

B7 (Official Form 7) (04/13)

D / (C 1

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Sulaiman Law Group LTD 900 Jorie Blvd Ste 150 Oak Brook, IL 60523 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 08/05/2013 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,885.00 Attorney Fee

\$1,885.00 Attorney Fee \$465.00 Costs (Filing Fee, Credit Counseling, Credit Report)

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

## 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

# Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 44 of 59

B7 (Official Form 7) (04/13)

5

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

## 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

GOVERNALIZATE CIVIT

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

# Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 45 of 59

B7 (Official Form 7) (04/13)

6

## 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b Id

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 46 of 59

B7 (Official Form 7) (04/13)

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b I

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

## 21. Current Partners, Officers, Directors and Shareholders

None

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

## 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

## 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 47 of 59

B7 (Official Form 7) (04/13)

8

## 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 16, 2015

Signature /s/ Scott David Lamberth
Debtor

Date April 16, 2015

Signature /s/ Rosalia L Lamberth
Rosalia L Lamberth
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 48 of 59

B8 (Form 8) (12/08)

# United States Bankruptcy Court Northern District of Illinois

In re	Scott David Lamberth Rosalia L Lamberth			Case No.	
	TOOGHA E EAHIDOITH		Debtor(s)	Chapter	7
PART	CHAPTER 7 INITIAL CARPTER 7 IN	the estate. (Part A			
Proper	ty No. 1	Tangan I			
	tor's Name: al One Auto Finance		Describe Property S 2008 ChryslerTown Value Per KBB, PPV	and Country	
-	ty will be (check one): Surrendered	■ Retained			
	ining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U.S.C	. § 522(f)).	
-	ty is (check one):    Claimed as Exempt		■ Not claimed as exe	empt	
Attach	<b>B</b> - Personal property subject to unex additional pages if necessary.)	pired leases. (All thre	e columns of Part B mu	st be complet	ed for each unexpired lease.
	r's Name: Family Properties	Describe Leased Pr Residential Lease / 5/28/2012 - 5/31/201 \$1050.00/Monthly	Agreement	Lease will be U.S.C. § 365 ■ YES	e Assumed pursuant to 11 5(p)(2):  ☐ NO
	re under penalty of perjury that the al property subject to an unexpired		intention as to any pr	operty of my	estate securing a debt and/or
Date _	April 16, 2015	Signature	/s/ Scott David Lamberth Scott David Lamberth Debtor		
Date _	April 16, 2015	Signature	/s/ Rosalia L Lambert	h	

Joint Debtor

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 49 of 59

# United States Bankruptcy Court Northern District of Illinois

In 1	re	Scott David Lamberth Rosalia L Lamberth		Case No.	
			Debtor(s)	Chapter	7
		DISCLOSURE OF COMPE			
1.	pai	nant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 to me within one year before the filing of the petition of the debtor(s) in contemplation of or in connection	on in bankruptcy, or agreed to be p	aid to me, for serv	
					1,885.00
		Prior to the filing of this statement I have received.		\$	1,885.00
		Balance Due		\$	0.00
2.	\$_	of the filing fee has been paid.			
3.	Th	source of the compensation paid to me was:			
		□ Debtor □ Other (specify):			
4.	Th	source of compensation to be paid to me is:			
		■ Debtor □ Other (specify):			
5.		have not agreed to share the above-disclosed comp	pensation with any other person un	less they are mem	bers and associates of my law firm.
		have agreed to share the above-disclosed compens opy of the agreement, together with a list of the na			
6.	In	turn for the above-disclosed fee, I have agreed to re	ender legal service for all aspects of	of the bankruptcy of	ease, including:
	b. c.	nalysis of the debtor's financial situation, and rend- reparation and filing of any petition, schedules, state epresentation of the debtor at the meeting of credit Other provisions as needed]	tement of affairs and plan which m	ay be required;	
7.	Ву	greement with the debtor(s), the above-disclosed fe Representation of the debtors in any dis- reaffirmation agreements and application	schargeability actions, relief f	rom stay action	ns, preparation and filing of eding.
			CERTIFICATION		
this		ify that the foregoing is a complete statement of an uptcy proceeding.	y agreement or arrangement for pa	syment to me for r	epresentation of the debtor(s) in
Date	ed:	April 16, 2015	/s/ Charles L. Mage	rski	
			Charles L. Magersk		
			Sulaiman Law Grou 900 Jorie Boulevard		
			Suite 150		
			Oak Brook, IL 60523		
			630-575-8181 Fax: mbadwan@sulaima		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

# Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 51 of 59

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Case 15-14359 Doc 1 Filed 04/22/15 Entered 04/22/15 17:10:26 Desc Main Document Page 52 of 59

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Scott David Lamberth Rosalia L Lamberth		Case No.	
		Debtor(s)	Chapter	7
	CERTIFICATION OF UNDER § 342(	F NOTICE TO CONS b) OF THE BANKRU		(S)
Code.	I (We), the debtor(s), affirm that I (we) have	Certification of Debtor received and read the attached	ed notice, as required b	y § 342(b) of the Bankruptcy
	David Lamberth ia L Lamberth	X /s/ Scott D	avid Lamberth	April 16, 2015
Printed	d Name(s) of Debtor(s)	Signature of	of Debtor	Date
Case N	No. (if known)	X /s/ Rosalia	L Lamberth	April 16, 2015
		Signature of	of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# United States Bankruptcy Court Northern District of Illinois

-	Scott David Lamberth		G 17	
In re	Rosalia L Lamberth	Debtor(s)	Case No. Chapter	7
		Debiol(s)	Спарил	
	VI	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	63
	The above-named Debtor(s (our) knowledge.	) hereby verifies that the list of credi	tors is true and	correct to the best of my
Date:	April 16, 2015	/s/ Scott David Lamberth		
		Scott David Lamberth Signature of Debtor		
Date:	April 16, 2015	/s/ Rosalia L Lamberth		·

Signature of Debtor

ACL PO Box 27901 West Allis, WI 53227

Adventist Health Partners PO Box 7001 Bolingbrook, IL 60440-7001

Adventist Hinsdale Hospital PO Box 7000 Bolingbrook, IL 60440

Adventist Hinsdale Hospital 135 North Oak Street Hinsdale, IL 60521

Adventist Hinsdale Hospital 120 North Oak Street Hinsdale, IL 60521

Aegis PO Box 306129 Nashville, TN 37230

AES Po Box 8183 Harrisburg, PA 17105

AES Po Box 8183 St Harrisburg, PA 17105

AES American Education Services 1200 N. 7th Street Harrisburg, PA 17102

Alliance One 4850 Street Road, Level C Feasterville Trevose, PA 19053

Athletic and Therapeutic Institute 4947 Payshere Circle Chicago, IL 60674

Calvary Portfolio Services Attention: Bankruptcy Department 500 Summit Lake Drive Suite 400 Valhalla, NY 10595

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Auto Finance 3905 N Dallas Parkway Plano, TX 75093

Capital One, N.A. \* c/o American Infosource P.O Box 54529 Oklahoma City, OK 73154

Capital One, N.A.\* 1680 Capital One Drive Mc Lean, VA 22102

Christ Hospital & Medical Center PO Box 4256 Carol Stream, IL 60197-4256

Comcast c/o Credit Management 4200 International Parkway Carrollton, TX 75007

Comcast 2001 York Road Oak Brook, IL 60523

Comcast PO Box 3002 Southeastern, PA 19398-3002

Convergent Outsourcing, INC Po Box 9004 Renton, WA 98057

Credit Collection Service Two Wells Ave Newton Center, MA 02459

Creditors Collection Bureau, Inc. 755 Almar Parkway Bourbonnais, IL 60914

Department of Education FedLoan Servicing PO Box 530210 Atlanta, GA 30353

Department of Education 121 S. 13th Street Lincoln, NE 68508

Department of Education FedLoan Servicing PO Box 69184 Harrisburg, PA 17106

DuPage Medical Group 15921 Collections Center Drive Chicago, IL 60693-0159

Dupage Medical Group 1860 Paysphere Circle Chicago, IL 60674

DuPage Medical Group 1100 West 31st Street Downers Grove, IL 60515

Dupage Medical Group 2940 Rolling Ridge Road Naperville, IL 60564

Dupage Pathology Associates SC 520 E. 22nd Street Lombard, IL 60148

Elmhurst Anesthesiologist PO Box 87916 Carol Stream, IL 60188

Elmhurst Memorial Clinic Po box 4052 Carol Stream, IL 60197

Equifax Information Services, LLC 1550 Peachtree Street NW Atlanta, GA 30309

ErSolutions P.O. Box 9004 Renton, WA 98057

Experian Information Solutions, Inc. 475 Anton Boulevard Costa Mesa, CA 92626

Hinsdale Gastoenterology Associates 12 Salt Creek Lane, Suite 425 Hinsdale, IL 60521-8605

Hinsdale Orthopaedics PO Box 5461 Carol Stream, IL 60197-5461

Hinsdale Orthopeadics 550 West Ogden Avenue Hinsdale, IL 60521

Illinois Collection Service Illinois Collection Service Po Box 1010 Tinley Park, IL 60477

Kohl's Credit \*
N56 W17000 Ridgewood Drive
Menomonee Falls, WI 53051

Kohls N56 W 17000 Ridgewood Drive Menomonee Falls, WI 53051

Malcolm S. Gerald and Associates, Inc. 332 South Michigan Avenue Suite 600 Chicago, IL 60604

Medical Business Bureau Po Box 1219 Park Ridge, IL 60068

Medical Business Bureau 1460 Renaissance D Suite 400 Park Ridge, IL 60068

Medical Business Bureau 1175 Deven Drive, Suite 173 Morton Shores, MI 49441

Merchants Credit 223 W. Jackson Boulevard Suite 400 Chicago, IL 60606

Midwest Orthopaedic Consultant 75 Remittance Drive, Suite 6581 Chicago, IL 60675

Nationwide Credit & Collection 815 Commerce Drive Suite 270 Oak Brook, IL 60523

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

Portfolio Recovery Associates Po box 12914 Norfolk, VA 23541

Portfolio Recovery Associates LLC PO Box 41067 Norfolk, VA 23541

Portfolio Recovery Associates, Inc 120 Corporate Boulevard Norfolk, VA 23502

Quest Diagnostics PO Box 740397 Cincinnati, OH 45274-0397 Sprint 6391 Sprint Parkway Overland Park, KS 66251

Suburban Pulmonary and Sleep Associates 700 E. Ogden Ave. Westmont, IL 60559

Suburban Radiologists, SC. 1446 Momentum Place Chicago, IL 60689

Trans Union LLC P.O. Box 2000 Chester, PA 19016-2000

United Recovery Service 18525 Torrence Suite C6 Lansing, IL 60445

US Department of Education 400 Maryland Avenue, SW Washington, DC 20202

US Department of Education Potomac Center Plaza (PCP) 550 12th Street, SW Washington, DC 20202

US Department of Education Capitol Place 555 New Jersey Ave, NW Washington, DC 20208

US Department of Education PO Box 16448 Saint Paul, MN 55116